

# FDC CAUTIOUS PORTFOLIO

Information is correct at 30 September 2017

## FUND FACTS

**OBJECTIVE** To minimise the risk of capital loss with some opportunity for capital growth

**INVESTMENT STYLE** Active & Indexed

## RISK LEVEL

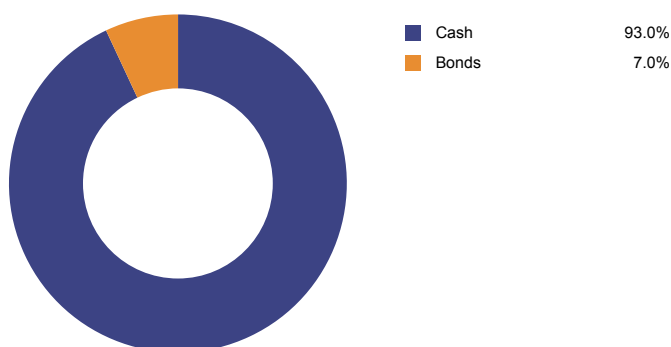
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK			HIGH RISK	

## FUND DESCRIPTION

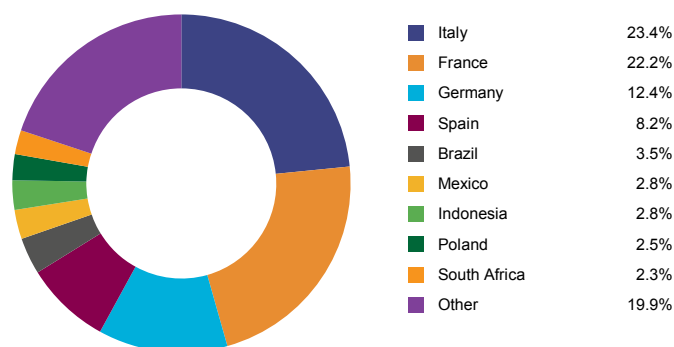
This fund predominantly invests in cash with some investment in bonds. The fund aims to provide a minimal risk of capital loss. As a result, investors in this fund accept that returns may be very low.

**Warning: If you invest in this product you may lose some or all of the money you invest.**

## ASSET ALLOCATION



## BOND COUNTRY DISTRIBUTION



## BOND PORTFOLIO CREDIT QUALITY

RATING	% of FUND
AAA	13.9%
AA2	22.3%
AA3	1.6%
A2	4.0%
A3	7.5%
BBB1	10.5%
BBB2	24.5%
BBB3	5.9%
BB1	5.7%
Other	4.1%

## TOP TEN DEPOSITS HELD WITH

COUNTERPARTIES	COUNTRY
Bank of Tokyo Mitsubishi	Japan
Barclays Bank	Finland
BNP Paribas	France
Close Brothers	Germany
Credit Industriel	France
Lloyds Banking Group	Finland
Mizuho Corporate Bank	UK
Rabobank	Netherlands
Sumitomo Mitsui Banking Corporation	Japan
Svenska Handelsbanken	Sweden

The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. It is developed together with FDC to meet the needs of a specific client risk profile.

**Warning: This fund may be affected by changes in currency exchange rates.**

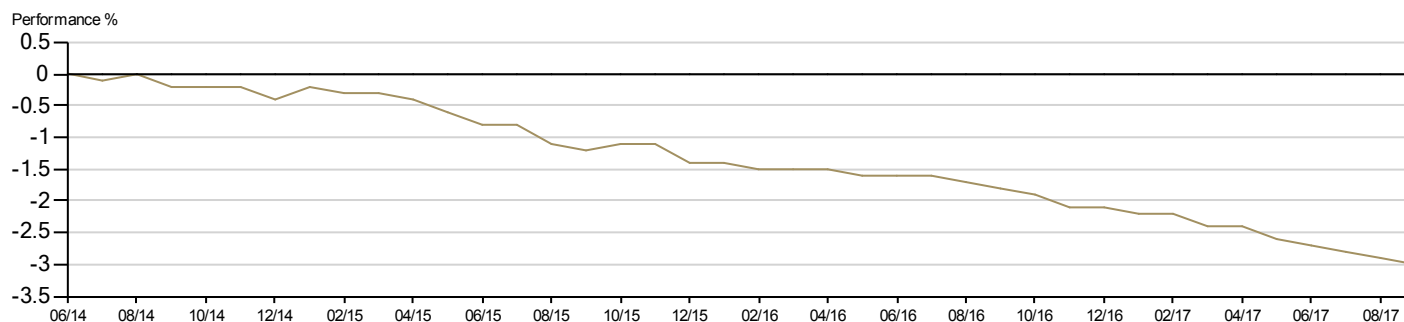
## CALENDAR YEAR RETURN

	2015	2016	YTD
Fund	-1.00%	-0.71%	-0.92%

## PERFORMANCE AS AT 30/09/2017

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	-0.10%	-0.31%	-1.22%	-0.94%	-0.92%

## CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.95%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 12 Jun 2014; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

**Warning: Past performance is not a reliable guide to future performance.**

**Warning: The value of your investment may go down as well as up.**

To find out more about our fund range and to view the latest market and fund manager updates please visit:  
<http://www.irishlife.ie>